

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

---

In re:

**Robin Brown Walker**

S.S. No.: xxx-xx-7313

Mailing Address: 8 Montcrest Drive, Durham, NC 27713-

**Case No. 10-82175**

---

Debtor.

---

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 22, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

---

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET**  
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 11/15/10

Lastname-SS#: Walker-7313

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Creditor Name	Sch D #	Description of Collateral

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral

**ARREARAGE CLAIMS**

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
BOA			**
			**
			**
			**

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BOA		\$2,400	N/A	n/a	\$2,400.00	Home and Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

**STD - SECURED DEBTS *at* FMV**

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Honda Financial		\$14,422	6.00	\$144	\$305.74	2007 Honda Financial
			6.00			
			6.00			
			6.00			

**STD - SECURED DEBTS *at* 100%**

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			6.00			
			6.00			
			6.00			
			6.00			
			6.00			

**ATTORNEY FEE (Unpaid part)**

Law Offices of John T. Orcutt, P.C. Amount \$2,800

**SECURED TAXES**

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty

**UNSECURED PRIORITY DEBTS**

IRS Taxes Amount

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int.% Payoff Amt

All Co-Sign Protect Debts (See\*)

GENERAL NON-PRIORITY UNSECURED Amount\*\*

DMI= None(\$0) None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$2,904** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **14.21** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(New\_DeSardi) (6/24/09) © John T. Orcutt

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Credit Financial Services  
Post Office Box 530  
Durham, NC 27702-0530

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

American General Fin Services \*\*  
307 N Berkeley Blvd Ste C  
Goldsboro, NC 27534-4377

Direct Loans\*\*  
Post Office Box 5609  
Greenville, TX 75403-5609

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

American General Finance  
Post Office Box 742536  
Cincinnati, OH 45274-2536

Discover Card\*\*\*  
Post Office Box 30943  
Salt Lake City, UT 84130

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

American Honda Finance Corporation  
Post Office Box 1844  
Alpharetta, GA 30023-1844

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Bank of America Home Loans\*\*  
Customer Service  
PO Box 5170  
Simi Valley, CA 93062-5170

Household Bank\*\*  
Post Office Box 80084  
Salinas, CA 93912-0084

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Capital One\*\*\*\*  
Post Office Box 85167  
Richmond, VA 23285

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Chase \*\*\*\*  
Cardmember Service  
Post Office Box 15298  
Wilmington, DE 19850-5298

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Citibank \*\*  
Post Office Box 6500  
Sioux Falls, SD 57117-6500

North Carolina Department of Re  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

RTP Federal Credit Union \*\*  
4220 NC Hwy 55  
Suite 330  
Durham, NC 27713

Sams Club\*\*  
Post Office Box 981064  
El Paso, TX 79998-1064

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

US Department of Education\*\*\*\*  
Direct Loan Servicing Center  
Post Office Box 5609  
Greenville, TX 75403-5609